

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LANCE B. UPDEGRAFF

Debtor(s)

Case No. 20-22731GLT

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2020.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/05/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,313.21.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,086.15
Less amount refunded to debtor	\$6,932.96

**NET RECEIPTS:** **\$153.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$153.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$153.19**

Attorney fees paid and disclosed by debtor: \$1,510.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CBCS	Unsecured	125.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,330.00	7,330.35	7,330.35	0.00	0.00
DOLLAR BANK FSB**	Unsecured	47,338.70	47,338.70	47,338.70	0.00	0.00
DOLLAR BANK FSB**	Unsecured	20,610.96	20,610.96	20,610.96	0.00	0.00
EXCELA HEALTH	Unsecured	342.37	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	407.82	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	80.00	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	60.00	NA	NA	0.00	0.00
EXCELA HEALTH	Unsecured	392.37	NA	NA	0.00	0.00
GATEWAY MORTGAGE GROUP DIV (	Secured	0.00	12,960.48	12,960.48	0.00	0.00
GATEWAY MORTGAGE GROUP DIV (	Secured	241,903.00	243,200.78	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	0.00	0.00	401.11	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	23,255.00	22,346.78	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	626.00	626.48	626.48	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,100.00	1,013.61	1,013.61	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,100.00	1,324.38	1,324.38	0.00	0.00
RADIOLOGIC CONSULTANTS LTD++	Unsecured	96.60	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	24,632.00	24,743.06	24,743.06	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	71,177.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	13,067.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,410.52	1,410.52	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,960.48	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,144.17	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$38,104.65</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,655.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$153.19</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$153.19</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2021

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.